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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Delois	
	Write the name that is on your government-issued picture identification (for	First name	First name
		Middle name	Middle name
	example, your driver's license or passport	Bridges	
	licerise of passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or maiden names.		
		Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
_		Last name	Lastriane
3.	Only the last 4 digits of your Social	XXX - XX- <u>8602</u>	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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Debtor 1 Delois First Name	Bridges Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	9136 S LaSalle ST	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Chicago Illinois 60620 City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Delois		Bridges	Case number (if k	known)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	se		
 The chapter of the Bankruptcy Code you are choosing to file under 		escription of each, see <i>Notice</i> i). Also, go to the top of page		.C. § 342(b) for Individuals Filing for ropriate box.
8. How you will pay the fee	more details about h cashier's check, or m may pay with a credi I need to pay the fee Individuals to Pay You I request that my fee judge may, but is no the official poverty li	now you may pay. Typically noney order If your attorn t card or check with a pre-pe in installments. If you check with a pre-pe in installments. If you check with a pre-pe in installment four Filing Fee in Installment to be waived (You may required to, waive your fem that applies to your familion, you must fill out the A,	, if you are paying t ey is submitting you orinted address. noose this option, s ats (Official Form 10 quest this option on he, and may do so o hily size and you are	in the clerk's office in your local court for the fee yourself, you may pay with cash, bur payment on your behalf, your attorney ign and attach the <i>Application for</i> 03A). It if you are filing for Chapter 7. By law, a nly if your income is less than 150% of a unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	V	When MM / DD / YYYY When MM / DD / YYYY When MM / DD / YYYY	Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		Mhen	Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to li	ine 12.		do you want to stay in your residence? inst You (Form 101A) and file it with

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Bridges Debtor 1 Delois Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Delois Bridges Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Delois First Name	Bride Middle Name Last	ges Case numb	er (if known)
	estions for Reporting Purposes	Name	
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pri No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bu	marily for a personal, family, or siness debts? Business debts estment or through the operation	are debts that you incurred to obtain on of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund No.		empt property is excluded and administrative unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 mill \$100,000,001-\$500 mi	on \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millior \$10,000,001-\$50 millior \$50,000,001-\$100 mill \$100,000,001-\$500 mi	on \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion
Part 7: Sign Below	Lhave avening this patition and	I declare under papalty of pariu	ry that the information provided is true and
For you	correct. If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	ter 7, I am aware that I may pronderstand the relief available understand the relief available understand the notice required by the chapter of title 11, United Senent, concealing property, or obe can result in fines up to \$250 19, and 3571.	ceed, if eligible, under Chapter 7, 11,12, or 13 nder each chapter, and I choose to proceed neone who is not an attorney to help me fill by 11 U.S.C. § 342(b). States Code, specified in this petition. obtaining money or property by fraud in ,000, or imprisonment for up to 20 years, or
	Signature of Debtor 1		nature of Debtor 2
	Executed on 7/12/2017 MM / DD / Y		ecuted on

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Debtor 1 Delois		Bridges	Case number (i	fknown)
First Name	Middle Name	Last Name		·
For your attorney, if you are represented by one If you are not	eligibility to proceed und relief available under each	der Chapter 7, 11, 12, or ch chapter for which the	13 of title 11, Unite person is eligible. I	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I
represented by an	. ,		• •	dules filed with the petition is incorrect.
attorney, you do not	J	1 7		·
need to file this page.	/s/ Brian Atlas		Date	7/12/2017 MM / DD / YYYY
	Signature of Attorney f	or Debtor	,	VIIII DD / TTTT
	Brian Atlas			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Ola 'a a a a		P	00040
	Chicago		linois tate	60643 Zip Code
	City	3	late	Zip Code
	Contact phone		Email address	batlas@semradlaw.com
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Delois	Bridges				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Glate)			

Check if this is an	
amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$103,313.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$20,995.00
1c. Copy line 63, Total of all property on Schedule A/B	\$124,308.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$176,059.74
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,192.64
Your total liabilitie	\$201,252.38
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$5,044.69

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Deb	otor 1 Delois		Bridges	Case number (if known)					
	First Name	Middle Name	Last Name						
Part	4: Answer These Ques	tions for Administrat	tive and Statistical Records						
6. /	Are you filing for bankruptcy	under Chapters 7, 11, o	r 13?						
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	✓ Yes.								
7. V	7. What kind of debt do you have?								
			rmer debts are those incurred by a Fill out lines 8-10 for statistical purp	n individual primarily for a personal, poses. 28 U.S.C. § 159.					
ı	Your debts are not primathis form to the court with		ou have nothing to report on this p	eart of the form. Check this box and so	ubmit				
	From the Statement of Your Form 122A-1 Line 11; OR, Fo		ne: Copy your total current monthly orm 122C-1 Line 14.	r income from Official	\$6,493.95				
9.	Copy the following special	categories of claims fro	om Part 4, line 6 of Schedule E/F	÷:					
	From Part 4 on Schedule E/F, copy the following:			Total claim					
	9a. Domestic support obligat	ions (Copy line 6a.)		\$0.00					
	9b. Taxes and certain other of	ebts you owe the govern	ment. (Copy line 6b.)	\$0.00					
	9c. Claims for death or perso	nal injury while you were i	intoxicated. (Copy line 6c.)	\$0.00					
	9d. Student loans. (Copy line	: 6f.)		\$0.00					
	9e. Obligations arising out of priority claims. (Copy line 6g.	. 0	or divorce that you did not report as	\$0.00					
	9f. Debts to pension or profit	-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00					

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:		
Debtor 1	Delois	Bridges	
Debtor 2	First Name Mid	dle Name Last Name	
(Spouse, if fi	First Name Mid	dle Name Last Name	
United Sta	ates Bankruptcy Court for the: Northern	District of Illinois (State)	
Case num (If known)	nber		
Officia	al Form 106A/B		Check if this is an amended filing
Sche	dule A/B: Property		12/1
category v responsibl write your	where you think it fits best. Be as complete for supplying correct information. If me name and case number (if known). Answ	ns. List an asset only once. If an asset fits in more ete and accurate as possible. If two married peopl ore space is needed, attach a separate sheet to the over every question. , Land, or Other Real Estate You Own or Ha	e are filing together, both are equally nis form. On the top of any additional pages,
1. Do you	ı own or have any legal or equitable inte	rest in any residence, building, land, or similar pro	operty?
	No. Go to Part 2		
✓	Yes. Where is the property?		
1.1	Street address, if available, or other descript	What is the property? Check all that apply. Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	9136 S LaSalle ST Number Street	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property? Current value of the portion you own? \$103313.00
	Chicago Illinois 60620 City State Zip Code Cook County	Land Investment property Timeshare	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	Sound	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about thi	Check if this is community property (see instructions)
		property identification 9136 S LaSal number:	lle ST,, Chicago, IL 60620
If you	own or have more than one, list here: Street address, if available, or other descript	What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property.</i> Current value of the Current value of the
		Condominium or cooperative Manufactured or mobile home Land	entire property? portion you own?
	Number Street City State Zip Code	Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
		Other information you wish to add about the property identification number:	is item, such as local

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Debtor 1	Delois		Bridges Case numb	oer (if known)	
	First Name	Middle Name	Last Name		
1.3 Stre	et address, if available, or of		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Describe the nature of interest (such as fee in the entireties, or a life. Check if this is considered (see instructions)	imple, tenancy by e estate), if known.
	the dollar value of the po ve attached for Part 1. W	rtion you own for	Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this iten property identification number: all of your entries from Part 1, including any entrinere.	ies for nages	3313.00
Part 2:	Describe Your Vehicle	9S	······································		
ou own t	hat someone else drives. If ins, trucks, tractors, sport u	you lease a vehicle,	at in any vehicles, whether they are registered or also report it on Schedule G: Executory Contracts and reycles		
3.1	Make Model: Year: Approximate mileage:	Chrysler 300 2005 101260	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information:	101200	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$3775.00	Current value of the portion you own? \$3775.00
3.2	Make Model: Year:	Dodge Charger 2013	Check if this is community property (see instructions) Who has an interest in the property? Check one. ✓ Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	50000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$9825.00	Current value of the portion you own? \$9825.00
			Check if this is community property (see instructions)		

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otor 1	First Name	Middle Name	Bridges Last Name	Case number	i (ii kiiowi)	
3.3	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
	Approximate mileage:		Debtor 2 only Debtor 1 and Debtor 2 on	h.	Current value of the entire property?	Current value of the portion you own?
	Other information:		¬ Ш	•		
			At least one of the debtors			
			Check if this is commun instructions)	ity property (see		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	· · · · · · · · · · · · · · · · · · ·
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Creditors Will Have Cla	ums secured by Fropen
	Approximate initiage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another	·	·
			Check if this is commun	ity property (see		
Exar		•	er recreational vehicles, other t, fishing vessels, snowmobiles, n	•		
Exar	nples: Boats, trailers, motors	•		notorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p	notorcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p one.	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p one. Debtor 1 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	notorcycle accessori property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propentation Sec
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. I lired claims on Schedulaims on Sc
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. I lired claims on Schedulaims on Sc
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ared claims on Scheduk aims Secured by Proper Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	oroperty? Check ly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check ly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ared claims on Scheduk aims Secured by Proper Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another lity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ared claims on Scheduk aims Secured by Proper Current value of the

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De	ebtor 1	Delois First Name	Middle Name	Bridges Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interest	in any of the following	ı items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kitchenw	vare		
<u> </u>		Describe	Misc. Household Goods			\$7000.00
		tronics les: Television	s and radios; audio, video, stereo, and d	digital equipment; computer	s, printers, scanners; music	1
<u> </u>	Yes. [Describe	Misc. Electronics			\$125.00
		•	we and figurines; paintings, prints, or other a in, or baseball card collections; other co			
		Describe				
		les: Sports, ph	orts and hobbies notographic, exercise, and other hobby eas; carpentry tools; musical instruments	equipment; bicycles, pool ta	ables, golf clubs, skis; canoes	I
✓	No	S 20				1
Ш	Yes. L	Describe				
	0. Fire Examp		es, shotguns, ammunition, and related of	equipment		
✓	No	D = = = ::!!= =				1
Ш	res. L	Describe				
			clothes, furs, leather coats, designer wea	ar, shoes, accessories		
	No Voc 1	Describe	Misc. USed Clothing			1 .
⊻	103. 1	J C J C J C J C J C J C J C J C J C J C	Wilse. Obed Glottiling			\$250.00
		-	ewelry, costume jewelry, engagement rir er	ngs, wedding rings, heirloo	m jewelry, watches, gems,	
∐ ✓	No Yes. [Describe	Misc. Jewelry			\$20.00
		n-farm animal	s, birds, horses			
	No	nes. Dogs, can	5, Dilus, 11013e3			
✓		Describe				
_ 1		other persor	nal and household items you did not a	already list, including any	health aids you did not list	
✓	No					1
	Yes. [Describe				
			llue of all of your entries from Part 3, t number here	, including any entries for	pages you have attached	\$7395.00

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Debto	1 Delois First Name	Middle Name	Bridges Last Name	Case number (if known)	
Part 4:	Describe Your F		Last Name		
		/ legal or equitable interest	in any of the following	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Ca	mples: Money you hav	ve in your wallet, in your home, in	·	n hand when you file your petition	
		vings, or other financial accounts stitutions. If you have multiple acc		Cash:	
Ē	✓ Yes		Institution name:		
		 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 	TCF Bank		\$0.00
		or publicly traded stocks investment accounts with broker Institution or issuer name:	age firms, money market a	ccounts	
a	Ion-publicly traded stan LLC, partnership, a No Yes. Give specific information about them		ted and unincorporated	% of ownership:	

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Debt	tor 1 Delois		Bridges	Case number (if known)	<u> </u>
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers nents are those you cannot transfe	checks, promissory no	otes, and money orders.	
0.4	B. II				
21.	Retirement or pensio		thrift savings account	s, or other pension or profit-sharing plans	
		111., LITTON, NEOGII, 401(N), 400(D)	, tillit savings account	s, or other perision or profit-straining plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account		mstitution name.		
	separately.	401(k) or similar plan:	-		
		Pension plan:			
		IRA:			
		Retirement account:	-		
		Keogh:			
		Additional account:			
		Additional account:			
		Additional account.			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
	_	Gas:			
		Heating oil:			
		Security deposit on rental unit:	_		
		Prepaid rent:	_		
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract f	or a periodic payment of money to	you, either for life or fo	or a number of years)	, -
	No	,	•	,	
		Issuer name and description:			
	Yes				
		_			· -
					· -

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Debt	or 1 Delois	Bridges Case number (if known)	
24.	First Name Interests in a	Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition pro	ogram.
	26 U.S.C. §§	530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		table or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No Yes. Desc	cribe	
26.		byrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No Yes. Desc	cribe	
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No		
	Yes. Desc	cribe	
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own?
	Tax refunds on No	owed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s about	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years Local: ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property set	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tlement
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	or 1 Delois		Bridges	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance police Examples: Health, disability, or		avings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list its	company	npany name:	Beneficiary:	Surrender or refund value
32.	Any interest in property the If you are the beneficiary of a property because someone has No Yes. Describe	living trust, expect proce		y, or are currently entitled to receive	
33.	Claims against third partie Examples: Accidents, employ No Yes. Describe		nave filed a lawsuit or made e claims, or rights to sue	a demand for payment	
34.	Other contingent and unlice to set off claims No Yes. Describe	 quidated claims of ever	y nature, including counterd	claims of the debtor and rights	
35.	Any financial assets you di No Yes. Describe	d not already list			
36.		-	rt 4, including any entries fo		
Part	5: Describe Any Busine	ess-Related Proper	ty You Own or Have an Ir	nterest In. List any real estate in Pa	art 1.
37.	No. Go to Part 6. Yes. Go to line 38.	gal or equitable interes	st in any business-related pro	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	mmissions you already	earned		or exemptions
	No Yes. Describe				
39.			dems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	Yes. Describe				
					

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Debt	tor 1 Delois	Bridges	Case number (if known)	
	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of your t	rade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	. No			
	Yes. Describe			
	Tes: Bescribe			
	<u> </u>			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
				<u> </u>
43 (Customer lists, mailing lists, or other compil	ations		_
40.	_	utions		
	✓ No			
	Yes. Do your lists include personally identi	fiable information (as defined in 11 U.S.0	C. § 101(41A))?	
	☐ No			
	Yes. Describe			
	Tes. Describe			
44.	Any business-related property you did not a	already list		
	- No	•		
	No			
	Yes. Give specific information			
	information	-		
				
				<u> </u>
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for pag	jes you have attached	
	art 5. Write that number here			
_	December Any Forms and Commen	sial Fishing Balatad Busyant Va	O Have an Intercet In	
Part	Describe Any Farm- and Commercify you own or have an interest in farmland, list		ou Own or have an interest in.	
	•			
46.	Do you own or have any legal or equitable	interest in any farm- or commercial f	ishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

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Debt	tor 1 Delois First Name		Bridges Last Name	Case number (if known)	
48.					
	✓ No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtur	es, and tools of trade		
50.	Farm and fishing supp	olies, chemicals, and feed			
	No Yes. Describe				
51.	✓ No	ercial fishing-related property you did	not already list		
	Yes. Describe				
		all of your entries from Part 6, includin	ng any entries for pages yo	ou have attached	
Part	Z. Describe All Pro	operty You Own or Have an Interd	ast in That You Did No	t List Above	
53.		operty of any kind you did not already		t List Above	
		ts, country club membership			
	Yes. Give specific information				
54. A	dd the dollar value of a	III of your entries from Part 7. Write th	at number here)	>
Part	8: List the Totals of	f Each Part of this Form			
55. i	Part 1: Total real estate	e, line 2			\$103313.00
56. r	part 2 total vehicles, lii	ne 5	\$13600.00		
57. P	Part 3: Total personal a	nd household items, line 15	\$7395.00		
58. P	Part 4: Total financial a	ssets, line 36			
59. i	Part 5: Total business-ı	related property, line 45			
60. I	Part 6: Total farm- and	fishing-related property, line 52			
61. I	Part 7: Total other prop	perty not listed, line 54			
62. 1	Total personal property	. Add lines 56 through 61	\$20995.00	Copy personal property total ▶	+ \$20995.00
63. T	otal of all property on	Schedule A/B. Add line 55 + line 62			\$124308.00

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Delois		Bridges	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	_
Case number (If known)				_
Official	Form 106C			Check if this is an amended filing
Schedul	e C: The Prop	erty You Claim	n as Exempt	04/16
information. I	Using the property yo	u listed on <i>Schedule A</i>	/B: Property (Official Form	oth are equally responsible for supplying correct 106A/B) as your source, list the property that you claim of <i>Part 2: Additional Page</i> as necessary. On the top of any

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount,

additional pages, write your name and case number (if known).

your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	as Exempt				
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: 9136 S LaSalle ST , Chicago, IL 60620 Line from Schedule A/B: 01	\$103,313.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901		
	Brief description: Misc. Household Goods Line from Schedule A/B: 06	\$7,000.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?			

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Debtor 1 Delois Bridges Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$250.00 description: **✓** \$250.00 Misc. USed Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$125.00 description: **✓** \$125.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$20.00 description: **✓** \$20.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$0.00 description: Cash on hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$3,775.00 5/12-1001(b) description: **✓** \$2,400.00; \$1,375.00 Chrysler 300, 2005 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00

✓

\$0

100% of fair market value, up to any

applicable statutory limit

description:

Line from Schedule A/B:

Bank

Checking account, TCF

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Fill in	this information to identify your ca	Se:			
Debto	or 1 <u>Delois</u> First Name	Bridges Middle Name Last Name			
Debto	or 2				
	T not Hamo	Middle Name Last Name Northern District of Illinois			
		State)			
(If know	number _{/n)}			_	
Off	icial Form 106D			L	Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	d by Prop	erty	12/1
		le. If two married people are filing together, both are equa anal Page, fill it out, number the entries, and attach it to t			
	and case number (if known).			, , , , , , , , , , , , , , , , , , , ,	3 ,
1. [Do any creditors have claims se	ecured by your property?			
ſ	No. Check this box and subm	nit this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
Ī	Yes. Fill in all of the information	below.			
Part	1: List All Secured Claims				
2.	separately for each claim. If more th	or has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	CHASE MTG	Describe the property that secures the claim:	\$151,854.00	\$103,313.00	\$48,541.00
	Creditor's Name P.O. BOX 1093	9136 S. LaSalle St., Chicago, IL 60620			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	-	Contingent			
	NORTHRIDGE CA 91328	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was 3/2007 incurred	Last 4 digits of account number 3326			
2.2	CITIZENS ONE AUTO FIN Creditor's Name	Describe the property that secures the claim:	\$14,204.00	\$9,825.00	\$4,379.00
	480 JEFFERSON BLVD Number Street	2013 Dodge Charger - paid outside plan As of the date you file, the claim is: Check all that apply.			
	Number	Contingent			
	WARWICK RI 02886	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only				
	Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another Check if this claim relates	Judgment lien from a lawsuit			
	to a community debt Date debt was 3/2014	Other (including a right to offset) Last 4 digits of account number 4049			
	incurred				
	Add the dollar value of y	your entries in Column A on this page. Write that number	\$166,058.00		

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Debtor 1 Delois		ase number (if known)		
Additional Page	his page, number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.3 COMENITY BANK/ROOMPLCE Creditor's Name PO BOX 182789 Number Street COLUMBUS OH 43218 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 8/2016 incurred	Describe the property that secures the claim: CreditCard As of the date you file, the claim is: Check all that a Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secar loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number		\$7,000.00	<u>\$2,352.00</u>
City of Chicago - Dept of Finance - Water Division Creditor's Name 333 S. State St. #410 Number Street Chicago IL 60604 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	Describe the property that secures the claim: 9136 S LaSalle ST , Chicago, IL 60620 Value: \$103,313.00 As of the date you file, the claim is: Check all that a Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secar loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number		\$103,313.00	\$0.00
Add the dollar value of you here:	our entries in Column A on this page. Write that numb our form, add the dollar value totals from all pages.	\$10,001.74 \$176,059.74		

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Delois		Bridges				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
Coo	se number			(State)				
	own)	-						
Of	ficial F	orm 106E/F				Ch	eck if this is ar	n amended filing
			. al:4 aa \A/la a	Harra Harra				
50	cneai	ule E/F: Gre	eaitors wno	Have Unse	cured Claims			12/15
othe Forn clair	er party to n 106A/B) ms that are entries in t	any executory contract: and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a claim. expired Leases (Official Secured by Property. It	ns and Part 2 for creditors wit . Also list executory contracts form 106G). Do not include a f more space is needed, copy top of any additional pages, w	on <i>Sched</i> ny credito the Part y	<i>lule A/B: Prop</i> rs with partia ou need, fill i	perty (Official ally secured it out, number
Par	rt 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any c	reditors have priority ur	nsecured claims against y	ou?				
	✓ No.	Go to Part 2.						
	Yes.							
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amount ding to the creditor's nam particular claim, list the otl		ooth priorit	y and nonprio	ority amounts.
						Tatal	Deignite	Managiagitu

claim

amount

amount

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Debtor 1 Delois Bridges Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ARONSON \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3401 W 47TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CHICAGO 60632 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice Only - 2003-M1-180826 Is the claim subject to offset? Yes 4.2 Asset Acceptance LLC \$18,334.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 2003 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 48090 Warren Michigan Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Repo'd Dodge Stratus from years Other. Specify Is the claim subject to offset? **✓** No Yes 4.3 At & T \$1,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 105503 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Delois Bridges Case number (if known)
First Name Middle Name Last Name

Variation Delois Case number (if known)

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim						
4.4	BK OF AMER	Last 4 digits of account number 9587	\$1,658.00						
	Nonpriority Creditor's Name 9000 SOUTHSIDE BLV FL9-600-02-15	When was the debt incurred? 5/2015							
	Number Street	As of the date you file, the claim is: Check all that apply.							
		Contingent							
	JACKSONVILLE Florida 32256 City State Zip Code	Unliquidated							
	Who incurred the debt? Check one.	Disputed							
	Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or							
	At least one of the debtors and another	divorce that you did not report as priority claims							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?	Other. Specify CreditCard							
	✓ No								
	Yes								
4.5	ComEd	Last 4 digits of account number	\$200.00						
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred? n/a							
	Number Street	As of the data you file the claim in Check all that apply							
	Bankruptcy Section	As of the date you file, the claim is: Check all that apply. Contingent							
		Unliquidated							
	Oakbrook Terrace Illinois 60181 City State Zip Code	Disputed							
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:							
	<u> </u>	Student loans							
	Debtor 2 only	Obligations arising out of a separation agreement or							
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims							
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts							
	Check if this claim relates to a community debt	Other. Specify Electric							
	Is the claim subject to offset?								
	Yes								
4.6	DIVERSIFIED CONSULTANT Nonpriority Creditor's Name	Last 4 digits of account number5177	\$1,283.00						
	10550 DEERWOOD PARK BLVD	When was the debt incurred? 6/2016							
	Number Street	As of the date you file, the claim is: Check all that apply.							
		Contingent							
	JACKSONVILLE Florida 32256 City State Zip Code	Unliquidated							
	Who incurred the debt? Check one.	Disputed							
	Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or							
	At least one of the debtors and another	divorce that you did not report as priority claims							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?								
	✓ No	Other. Specify ORIGINAL CREDITOR: TMOBILE							
	Yes								

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Debtor 1 Delois Bridges Case number (if known)
First Name Middle Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim					
4.7	Great American Finance Nonpriority Creditor's Name 20 N Wacker Dr, Ste 2275 Number Street Chicago Illinois 60606 City State Zip Code	Last 4 digits of account number 5257 When was the debt incurred? 9/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$520.00					
	Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify018 InstallmentLoan						
4.8	Illinois Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Legal Dept Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$215.00					
4.9	People's Gas Nonpriority Creditor's Name 130 E. Randolph Drive Number Street Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred?	\$400.00					

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Bridges Debtor 1 Delois Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Shaw Bros. Inc. \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 134 N. LaSalle Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Notice Only - 1998-M1-134759 Is the claim subject to offset? **✓** No Yes Southwest Credit 4.11 \$1,282.64 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 4120 International Pkwy # 1100 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Carrollton Texas 75007 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Cellphone Is the claim subject to offset? **✓** No

Yes

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ebtor 1	Delois First Name		Middle Name	Bridges Last Name	Case	number (if known)
art 3:			bout a Debt That \		ed	
coll	ection agency is ection agency h	trying to collective. Similarly, it	ct from you for a deb	t you owe to some one creditor for an	one else, list the ny of the debts t	you already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the hat you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
T-M Nam	Mobile ne			On which entr	y in Part 1 or Pa	art 2 did you list the original creditor?
P.0	P.O. Box 742596			Line 4.11 of (Che	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nur	lumber Street			one): 		Part 2: Creditors with Nonpriority Unsecured Claims
Cin City	cinnati Y	Ohio State	45274 Zip Code	Last 4 digits o	f account numb	er
	Markoff and Kransy LLC Name			On which entr	y in Part 1 or Pa	art 2 did you list the original creditor?
11	1 S LaSalle St			Line 4.10	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nur	mber Street			<u> </u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Chi	icago	Illinois	60603	Last 4 digits o	f account numb	er
City	<u> </u>	State	Zip Code			

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Debtor 1 Delois Bridges Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.		\$0.00	
	· · · · · · · · · · · · · · · · · · ·	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$25,192.64	
	6i. Total. Add lines 6f through 6i.	6i.	\$25,192.64	

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Fill in this information to identify your case:					
Debtor 1	Delois		Bridges		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number					
(If known)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Do	cument Page	2 32 01 70
Fill in this infor	mation to identify your	case:		
Debtor 1	Delois First Name	Middle Name	Bridges Last Name	
Debtor 2	- I iist ivaille	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)	Forms 10011			Check if this is an amended filing
Official	Form 106H			
Schedule	e H: Your Co	debtors		12/15
1. Do you ha		ou are filing a joint case, do	·	a codebtor.) (Community property states and territories include Arizona, California,
	risiana, Nevada, New Me Go to line 3.	xico, Puerto Rico, Texas, W	ashington, and Wisconsin	1.)
		er spouse, or legal equiva	lent live with you at the ti	ime?
	No	or quality, or regardequire	, ,	
	Yes. In which commun	ty state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Cod	de
again as a	codebtor only if that	person is a guarantor or c	osigner. Make sure you	if your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D), edule D. Schedule E/F, or Schedule G to fill out Column 2

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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				9		
Fill in this information	to identify	your case:				
Debtor 1 Delois			Bridge	es		
First Na	ne	Middle Name	Last N	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First Nai	ma	Middle Name	Last N	ame	— I 🗖	An amended filing
						A supplement showing post-petition chapter
United States Bankrupt the:	cy Court for	Northern	District of Illi	nois state)		expenses as of the following date:
Case number			(0	itate)		
(If known)						MM / DD / YYYY
Official Form	1061					
Schedule I: Y	our In	come				12/
information about you	ır spouse. I e is needed nswer ever	f you are separated and , attach a separate shed y question.	d your spous	se is not filin	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employr	nent		Debtor 1			Debtor 2
information.		Foots and the				_
If you have more tha	•	Employment status	Emplo	-		Employed
attach a separate paginformation about ad			Not Er	nployed		Not Employed
employers.		Occupation	Detention	Aide		
Include part time, sea self-employed work.	asonal, or	Employer's name	City of Chi	icago		-
Occupation may incl	ide student	Employer's address	121 N. La			
or homemaker, if it a			Number Str	reet		Number Street
			Chicago	Illinois State	60602	City Chata Zin Code
			City	State	Zip Code	City State Zip Code
		How long employed there?				
Part 2: Give Detai	s About N	Ionthly Income				
spouse unless you are	separated.		-		-	vrite \$0 in the space. Include your non-filing
If you or your non-filing more space, attach a			combine the	information for	all employers fo	or that person on the lines below. If you need
				For	Debtor 1	For Debtor 2 or non-filing spouse
	s wages, sala	ary, and commissions (before	re all payroll	2.	\$6,396.00	
be.		calculate what the monthly			Ψο,σοσ.σο	
,	paid monthly,	, calculate what the monthly v		3.	+ \$0.00	

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Debto		Bridges	Case number		
	First Name Middle Name L	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	→ 4.	\$6,396.00		
	all payroll deductions:				
	Tax, Medicare, and Social Security deductions	5a.	\$1,140.40		
	Mandatory contributions for retirement plans	5b.	\$943.66		
	Voluntary contributions for retirement plans	5c.	\$0.00		
	Required repayments of retirement fund loans	5d.	\$0.00	·	
	Insurance	5e.	\$231.90		
	Domestic support obligations	5f.	\$0.00		
	Union dues	5g.	\$55.68		
			\$0.00 +		
	· · · · ·	_			
+5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f$	+ 5g 6.	\$2,371.64		
7. Calc	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$4,024.36		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
	Interest and dividends	8b.	\$0.00		
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e.	Social Security	8e.	\$0.00		
 	Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify:		#0.00		
0 ~	Danaian ay yatiyamant inaama	8f.	\$0.00		
	Pension or retirement income	8g.	\$0.00		
	Other monthly income. Specify: See attached	8h. +	\$1,020.33 +		
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$1,020.33		
	culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. oouse	\$5,044.69 +	=	\$5,044.69
Incl frier	Ite all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ids or relatives. In the include any amounts already included in lines 2-10 or amounts.	household, your o	dependents, your roomm		
	cify:	בוונס נוומנ מוס ווטנ מ	valiable to pay expenses	11	\$0.00
<u>—</u>	ony.				Ψ0.00
	d the amount in the last column of line 10 to the amount in that amount on the Summary of Schedules and Statistical Sur			•	\$5,044.69
					Combined monthly income
13. Do	you expect an increase or decrease within the year after y	ou file this form	?		
✓	No.				
F	Yes. Explain:				
	1				

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Debtor 1 Delois
First Name
Middle Name
Last Name
Known)

Part 2: Give Details About Monthly Income

Official Form 1061. Additional page.

For Debtor 1

For Debtor 2 or non-filing spouse

8h.Other monthly income. Specify:

\$437.00

\$583.33

1. Granddaughter's monthly vehicle payment

2. Tax Refund Prorated

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		Docu	illient Page 30 01 70	,		
Fill in this infor	mation to identify	your case:				
Debtor 1	Delois		Bridges			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	ıg	
				A supplement sh	nowing post-	petition chapter 13
United States E	Bankruptcy Court fo	or the: Northern [District of Illinois (State)	expenses as of t		
Case number				MM / PD /)000	,	
(II Kilowii)				MM / DD / YYYY		
Official	Form 106	6J				
Schedul	e J: Your E	 Expenses				12/15
Be as complet	e and accurate as	s possible. If two married people a	re filing together, both are equall	y responsible for supp	olying correc	;t
	more space is nee	eded, attach another sheet to this	form. On the top of any additiona	al pages, write your n	ame and cas	se number
	cribe Your Hous					
1. Is this a joi		Seriola				
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live i	in a separate household?				
	No					
	Yes. Debtor 2 m	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debi	or 2.		
2. Do you hav	e dependents?	No				
Do not list D	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dep	endent live
Debtor 2.	•	each dependent	Debtor 1 or Debtor 2	age	with you?	
			Relative	16 years	✓ No. ✓ Yes.	
			Child	50 years	No.	
			Office		Yes.	
3. Do your exp	penses include					
expenses o	f people other	✓ No				
yourself an	-	Yes				
dependents	s? 					
Part 2: Esti	mate Your Ongo	oing Monthly Expenses				
Estimate your	r expenses as of ye	our bankruptcy filing date unless y	ou are using this form as a suppl	ement in a Chapter 1	3 case to re	port
expenses as of applicable da		bankruptcy is filed. If this is a sup	plemental Schedule J, check the	box at the top of the	form and fill	l in the
		non-cash government assistance				
such assistan	ce and have inclu	ided it on Schedule I: Your Income	(Official Form B 106I.)			Your expenses
	I or home ownershor the ground or lot	nip expenses for your residence. In	clude first mortgage payments and		4	\$1,411.60
	uded in line 4:	. 7.			4.	
	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's,	or renter's insurance			4b.	\$0.00

\$300.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Delois Bridges Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$350.00
6b. Water, sewer, garbage collection	6b.	\$115.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$275.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$714.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$175.00
10. Personal care products and services	10.	\$125.00
11. Medical and dental expenses	11.	\$200.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$390.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$100.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$112.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Granddaughter's vehicle monthly payment	17c	\$437.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	200 20d	\$0.00
20e. Homeowner's association or condominium dues		
200. Tollisonius, o accoulator of contaminatin data	20e	\$0.00

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	Delois		Bridges
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States B	ankruptcy Court for the:	Northern	District of Illinois(State)
Case number (If known)			

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	☑ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and							
	that they are true and correct.								
X	/s/ Delois Bridges	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 7/12/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill i	n this in	nformation to	identify your o	ase:					
Deb	tor 1	Delois			Bridges				
Deb	tor 2	First Nar	ne	Middle	Name Last Na	me			
	use, if filing	g) First Nar	ne	Middle	Name Last Na	me			
Unit	ed State	es Bankruptcy	Court for the:	Northern	District of Illin				
Case (If knd	e numbo own)	er			(St	ate)			
Of	ficia	al Form	107						Check if this is a amended filing
Sta	atem	ent of l	Financia	I Affairs f	for Individuals	Filing fo	r Bankru	ıptcy	04/1
info	rmation	n. If more sp		ed, attach a sep	narried people are filing parate sheet to this for				
Part	t 1: G	ive Details	About Your	Marital Status	and Where You Live	d Before			
1.	What	is your curr	ent marital st	atus?					
	ш.	Married Not married							
2.	— Durin	ng the last 3	years, have yo	ou lived anywher	e other than where you	live now?			
	Ľ	No Yes. List all o	f the places yo	ou lived in the las	st 3 years. Do not include	where you live	now.		
	1	Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same a	s Debtor 1		Same as Debtor 1
	1	Number Stree	t		From	Number Str	eet		From
	(City	State	Zip Code		City	State	Zip Code	
						Same a	s Debtor 1		Same as Debtor 1
	1	Number Stree	t		From	Number Str	eet		From To
	7	City	State	Zip Code		City	State	Zip Code	
3.	and ten	<i>ritories</i> include	e Arizona, Califo	omia, Idaho, Loui	pouse or legal equivalen siana, Nevada, New Mexic Codebtors (Official Forn	o, Puerto Rico, T		- '	

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Bridges

Debtor 1 Delois Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$38344.50 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$67000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$64000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Delois Bridges __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyor	
vithin 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyor	
nsiders include your relatives; any general partners; relatives of any general partners; partnerships of whic corporations of which you are an officer, director, person in control, or owner of 20% or more of their vougent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments such as child support and alimony.	ch you are a general partner; ting securities; and any managing
✓ No	
Yes. List all payments to an insider. Dates of Total amount Amount you payment paid still owe	Reason for this payment
Insider's Name	_
Number Street	
City State Zip Code	
Insider's Name	_
Number Street	
City State Zip Code	
insider? Include payments on debts guaranteed or cosigned by an insider. ✓ No ✓ Yes. List all payments that benefited an insider. Dates of payment Total amount Amount you still owe	Reason for this payment Include creditor's name
Insider's Name	_
Number Street	
City State Zip Code	
Insider's Name	
Niversia and Christal	
Number Street	

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Debtor 1 Delois Bridges Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Delois	Bridges	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		pank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
	_	Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No✓ Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Delois	Bridges Case number (ii	f known)								
	First Name Middle Name	Last Name	·								
. Wit	thin 2 years before you filed for bankruptcy, d	id you give any gifts or contributions with a total va	lue of more than \$600	to any charity?							
	7 No										
✓											
	Yes. Fill in the details for each gift or contribu	ution.									
_	Gifts or contributions to charities	Describe what you contributed	Date you	Value							
	that total more than \$600	Describe what you contributed	contributed	Value							
	that total more than \$600		Contributed								
	Charity's Name	_									
	Number Street	_									
	Number Street										
	0'1-1-7'-0-1-	<u> </u>									
	City State Zip Code										
rt 6:	List Certain Losses										
∀	nbling? No Yes. Fill in the details.	Describe any insurance assumes for the least	Data of varie	Value of avenants							
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule</i>	loss	Value of property lost							
		A/B: Property.									
rt 7:	List Certain Payments or Transfers										
		iptcy petition?	ur bankruptov								
	No	or credit counseling agencies for services required in yo	ur bankruptcy.								
✓			ur bankruptcy.								
✓	No		Date payment or transfer	Amount of payment							
✓	No Yes. Fill in the details.	or credit counseling agencies for services required in your property	Date payment or transfer was made	payment							
✓	No Yes. Fill in the details. Semrad Law Firm	or credit counseling agencies for services required in your property	Date payment or transfer								
□	No Yes. Fill in the details.	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
□	No Yes. Fill in the details. Semrad Law Firm	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
✓	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
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	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
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	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agency counse	Date payment or transfer was made	payment							

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Deptor	1 Delois		Bridges	Case number (if known)	
	First Name	Middle Name	Last Name		
he	thin 1 year before you filed Ip you deal with your cred o not include any payment or	itors or to make paym	ents to your creditors?	ehalf pay or transfer any property to	anyone who promised to
✓	No Yes. Fill in the details.				
			Description and value of any p transferred	payment or transfer was made	Amount of payment
	Person Who Was Paid				
	Number Street				
	City State	Zip Code			
th In	e ordinary course of your b	usiness or financial at and transfers made as s	ffairs? security (such as the granting of a sec	fer any property to anyone, other tha urity interest or mortgage on your prope	
_			Description and value of prope transferred	Prty Describe any property or payments received or debts in exchange	Date paid transfer was made
	Person Who Received Tra	nsfer			
	Number Street				
	City State Person's relationship to yo	Zip Code ou			
	Person Who Received Tra	nsfer			
	Number Street				
	City State Person's relationship to yo	Zip Code ou			
be	thin 10 years before you fineficiary? nese are often called asset-pr		d you transfer any property to a sel	f-settled trust or similar device of wl	nich you are a
Ē	Yes. Fill in the details.		Description and value of the p	property transferred	Date transfer was
	Name of trust				made

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Debtor 1 Delois Bridges Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Bridges Debtor 1 Delois Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Delois			Bridges	C	ase number <i>(i</i>	if known)	
		First Name	M	liddle Name	Last Name				
26.	Hav		/ in any judicia	al or administr	ative proceeding u	nder any environm	ental law? Ir	nclude settlements and or	rders.
		No Yes. Fill in the det	ails.						
					Court or agency		Nature	of the case	Status of the case
		Case title			Court Name		-		Pending
		Case number			NumberStreet		_		On appeal
		Oase Humber			City State	e Zip Code	_		Concluded
Davi	771.	Give Detaile Ah	out Vour Bu			•			
Pari					nnections to Any				
27.	Witi	A sole proprii A member of A partner in a An officer, dir An owner of a	etor or self-em a limited liabil a partnership rector, or man at least 5% of bove applies.	aployed in a tra ity company (L aging executiv the voting or e Go to Part 12.	ade, profession, or on the control of the control o	other activity, either ty partnership (LLF corporation	r full-time or _l	connections to any busine	sss?
						nature of the busin	ness	Employer Identification include Social Security	
		Business Name Number Street			_			EIN: Dates business existed	ı
		City	State	Zip Code	Name of acco	ountant or bookke	eper	From To	
					Describe the	nature of the busi	ness	Employer Identification include Social Security	
		Business Name			_			EIN:	
		Number Street			Name of acco	ountant or bookke	eper	Dates business existed	I
		City	State	Zip Code	_			From To	
					Describe the	nature of the busin	ness	Employer Identification include Social Security	
		Business Name			_			EIN:	
		Number Street			Name of acco	ountant or bookke	eper	Dates business existed	I
		City	State	Zip Code	_			From To	

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Deb	otor 1 Delois			Bridges	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	other parties.	bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	-
	Number	Street		_	
	City	State	Zip Code	<u> </u>	
			ļ		
Part	12: Sign Be	low			
1	true and correc a bankruptcy c	t. I understand that ase can result in fin	making a false sta	atement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Delois Bridge	es		×
		Signature of Debtor	· 1		Signature of Debtor 2
		Date 7/12/2017			Date
	Did you attach	additional pages to	Your Statement of	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	.✓ No				
	Yes				
	 				h
	סום you pay or a	agree to pay someo	ne wno is not an a	ttorney to help you fill out	bankruptcy forms?
	✓ No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dis	strict of Illinois	
In re	Delois Bridges		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSAT	ON OF ATTORNE	FOR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of t	he petition in bankruptcy, or agre	ed to be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$0.00
	Balance Due			\$4,000.00
2	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (spec	sify)	
3	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (spec	sify)	
4	. I have not agreed to share the abmembers and associates of my I	ove-disclosed compensa aw firm.	ation with any other person unles:	s they are
		v firm. A copy of the agre	n with a other person or persons vement, together with a list of the	
5	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	-	bankruptcy case, including: nining whether to file a petition in
	b. Preparation and filing of any	petition, schedules, state	ements of affairs and plan which n	nay be required;
	c. Representation of the debtor	at the meeting of credito	rs and confirmation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	s and other contested bankruptcy	matters;
6	. By agreement with the debtor(s), the	above-disclosed fee doe	s not include the following service	es:
		CERTI	FICATION	
	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agree	ment or arrangement for payment	to me for representation of the
	7/12/2017		/s/ Brian Atlas	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	
1				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bridges, Delois	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICAT	TION OF CREDITOR MAT	ΓRIX
Th knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is to	rue and correct to the best of their
Date:	7/12/2017	/s/ Bridges, Delo Bridges, Delois Signature of De	

CHASE MTG P.O. BOX 1093 NORTHRIDGE, CA, 91328

CITIZENS ONE AUTO FIN 480 JEFFERSON BLVD WARWICK, RI, 02886

COMENITY BANK/ROOMPLCE PO BOX 182789 COLUMBUS, OH, 43218

BK OF AMER 9000 SOUTHSIDE BLV FL9-600-02-15 JACKSONVILLE, FL, 32256

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

Great American Finance 20 N Wacker Dr, Ste 2275 Chicago, IL, 60606

At & T One AT&T Way, Room 3A104 c/o Debbie Beeman Bedminster, NJ, 07921

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

People's Gas 130 E. Randolph Drive Chicago, IL, 60601

City of Chicago - Dept of Finance - Water Division Po Box 6330 Chicago, IL, 60680

Illinois Tollway PO Box 5544 Chicago, IL, 60680 Southwest Credit 4120 International Pkwy # 1100 Carrollton, TX, 75007

T-Mobile P O box 742596 Cincinnati, OH, 45274

Asset Acceptance LLC PO Box 2036 Warren, MI, 48090

Shaw Bros. Inc. 134 N. LaSalle Chicago, IL, 60602

Markoff and Kransy LLC 11 S LaSalle St Chicago, IL, 60603

ARONSON 7311 S Ashland Ave Chicago, IL, 60636

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$77.00 for expenses, leaving a balance due of \$4,387.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/11/2017	
Signed:	J.	 12

Debtor(s)

/s/ Delois Bridges

/s/ Brian Atlas

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Delois First Name		Bridges Last Name	Case number (if known)		
Part 6: Answer These Qu	estions for Reporting Purposes				
^{16.} What kind of debts do you have?	 16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts yo 	primarily for a personal business debts? Business debts?	al, family, or household iness debts are debts t the operation of the bu	d purpose." hat you incurred to obtain siness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that a		ty is excluded and administrative reditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	o <u> </u>	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☑ \$100,001-\$500,000 ☐ \$500,001-\$1 million	Executed .	Sea Sea	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
^{20.} How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☑ \$100,001-\$500,000 ☐ \$500,001-\$1 million	Recent.	i he	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below	Lhave examined this potition, an	ud I doolare under pene	Ity of parium, that the	nformation provided in two and	
The account of the state of the	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Delois Bridges Signature of Debtor 1	ement, concealing prop ase can result in fines u	perty, or obtaining monup to \$250,000, or imp	ney or property by fraud in risonment for up to 20 years, or	
! ! Stadional and the stadion of consist what are suppressed that all and suppress the state of the stadion and the stadion is suppressed as the stadion and the stadion is suppressed as the stadion and the stadion is suppressed as the stadion is su	Executed on 7/11/2017 MM / DD		Executed on _	MM / DD / YYYY Charles (Andrew Control of the Cont	

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Fill in this info	rmation to identify your case	:			
Debtor 1	Delois		Bridges		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the: N	orthem	District of Illinois		
			(State)		
Case number (If known)					
Official	Form 106Dec	**************************************		_	Check if this is an amended filing
	ion About an In	dividual Debt	or's Schedules		12/15
If two married	people are filing together.	both are equally respon	sible for supplying correct inf	ormation.	
Part 1: Sigr	1341, 1519, and 3571. 1 Below				
Did you p	ay or agree to pay someone	who is NOT an attorn	ey to help you fill out bankrupt	cy forms?	The factor of the control of the con
√ No					POPER VIL. A ALLERAN
Yes.	Name of person		Attach Bankruptcy Petitic Signature (Official Form	on Preparer's Notice, Declaration, and 119).	er en
of Vanit-Annochonomis (AN V.)					TANK
er e					error vertuurevu
	nalty of perjury, I declare th are true and correct.	at I have read the sum	mary and schedules filed with	this declaration and	the same distance of the
-	s Bridges Allinge	4	×		· · · · · · · · · · · · · · · · · · ·
Signature o	of Debtor 1	()	Signature of D	ebtor 2	

Date

MM/DD/YYYY

Date 7/11/2017

MM/DD/YYYY

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Debtor 1	Delois First Name	Middle Name	Bridges	Case number (if known)
and the second second	rirst name	Wildele Name	Last Name	THE STATE OF THE PROPERTY OF THE STATE OF TH
	thin 2 years before yeditors, or other par		did you give a financial stater	nent to anyone about your business? Include all financial institutions
V	No Yes. Fill in the deta	ails helow		
L	,		Date issued	
			Date Issued	
	Name		MM/DD/YYYY	
	Number Street			

	City	State Zip Code	•	
Part 12:	Sign Below			
a ba	x /s/ [Delois Bridges John	000, or imprisonment for up t	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor 1	0	Signature of Debtor 2
	Date 7	/11/2017		Date
Did y	ou attach additiona	I pages to Your Stateme	nt of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
N I	No			
of the	Yes			
Did y	ou pay or agree to p	oay someone who is not a	an attorney to help you fill out	t bankruptcy forms?
回	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Bridges, Delois	Case No	
	Debtor(s)	0.000 110	
		Chapter.	Chapter13
	VEF	RIFICATION OF CREDITOR MA	TRIX
The knowledge.	above named Debtors hereby	verify that the attached list of creditors is	true and correct to the best of their
Date:	7/11/2017	/s/ Bridges, De Bridges, Delois	

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Debt	or 1 Delois First Name	Middle Name	Bridges Last Name	Case number (if known)	
16.	Calculate the median fami	ly income that applies to yo	ou. Follow these steps:	S C. A. C. S. STAN MINISTER STORM CO. F. S. DELINGTE VARIANCE SAME SAME SAME SAME SAME SAME SAME SAM	as an earl Make a variety and a large ready or employed
	16a. Fill in the state in which		Illinois		
	16b. Fill in the number of pe	ople in your household.	3		
	16c. Fill in the median family	income for your state and siz	e of		\$76,406.00
	household	•	To find a	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.	How do the lines compare	·	i tina ionii. Tina nat may	also be available at the bankruptcy clerk's office.	
				rm, check box 1. <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	1
	U.S.C. § 1325(b)(3		Calculation of Disposal	box 2, <i>Disposable income is determined under 11</i> ole Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Com	mitment Period Under 1	11 U.S.C. §1325(b)(4	1)	
18.	Copy your total average me	onthly income from line 11.			\$6,493.95
19.	•			ot filing with you, and you contend that calculating the ar spouse's income, copy the amount from line 13.	•
	19a. If the marital adjustmen	t does not apply, fill in 0 on lir	ne 19a.		-\$0.00
	19b. Subtract line 19a from	n line 18.			\$6,493.95
20.	Calculate your current mo	nthly income for the year. F	ollow these steps:		<u></u>
	20a. Copy line 19b.				\$6,493.95
	Multiply by 12 (the num	ber of months in a year).			x 12
	20b. The result is your currer	nt monthly income for the yea	r for this part of the form		\$77,927.40
	20c. Copy the median family	income for your state and siz	e of household from line	e 16c.	\$76,406.00
21.	How do the lines compare?	?			
	Line 20b is less than line commitment period is 3		ed by the court, on the to	op of page 1 of this form, check box 3, The	
	Line 20b is more than or 4, The commitment period	equal to line 20c. Unless oth od is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here. I declare	under penalty of periury that	the information on this	statement and in any attachments is true and correct.	
	_,	X 1 /2)		
	🗶 /s/ Delois Bridge:	s plan for see	*		
	Signature of Debtor	1 0	Siç	gnature of Debtor 2	
	Date 7/11/2017	,	Da		
	MM/DD/YYYY			MM/DD/YYYY	
		IOT fill out or file Form 122C- ut Form 122C-2 and file it wit		of that form, copy your current monthly income from li	ne 14

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Debtor 1	Delois First Name	Middle Name	Bridges Last Name	Case number (ffknown)
Part 4:	Sign Below	who are	Last Name	
x /s/	Delois Bridges Helus	you declare that the inform	nation on this statement and	I in any attachments is true and correct.
Sign	ature of Debtor 1	(Signature	of Debtor 2
Date	7/11/2017 MM/DD/YYYY		Date MM	M/DD/YYYY